



Order Filed on December 26, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

810385  
PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for Secured Creditor: SANTANDER BANK,  
N.A.

In Re:

CECELIA TOMPOE  
SAMUEL TOMPOE

Case No: 18-17695 - CMG

Hearing Date: 11/07/2018

Judge: CHRISTINE M.  
GRAVELLE

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION**

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: December 26, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**NJID 810385**

PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for SANTANDER BANK, N.A.

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE:

CECELIA TOMPOE  
SAMUEL TOMPOE

CASE NO. 18-17695 - CMG

CHAPTER 13

Debtors

CONSENT ORDER RESOLVING  
OBJECTION TO CONFIRMATION

HEARING DATE: 11/07/2018

This Consent Order pertains to the property located at 66 PENWOOD DRIVE, EWING, NJ 08618-4716, mortgage account ending with "6431";

THIS MATTER having been brought before the Court by, CANDYCE ILENE SMITH-SKLAR, Esquire attorney for debtors, CECELIA TOMPOE, SAMUEL TOMPOE upon the filing of a Chapter 13 Plan, SANTANDER BANK, N.A. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS ORDERED as follows:

1. SANTANDER BANK, N.A. has filed a valid, secured Proof of Claim in the amount of **\$45,719.54** (claim no. 13).
2. The Trustee is authorized not to pay the secured arrearage claim of SANTANDER BANK, N.A. in the amount of **\$45,719.54** (claim no. 13), so Debtor can apply and potentially complete a loan modification. Should the Debtor qualify for a loan modification, the loan modification must be approved no later than February 1, 2019 or extended by Loss Mitigation Order.
3. If a Loan Modification is approved, SANTANDER BANK, N.A. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If a loan modification is not approved by **February 1, 2019**, the Debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; 3) Convert to Chapter 7; 4)

Dismiss the Bankruptcy, or 5) modify the Plan by granting the Secured Creditor relief from the Automatic Stay and treating the property outside of Bankruptcy.

5. Debtor acknowledges that adequate protection payments must be made to Secured Creditor pursuant to the Court's Loss Mitigation Order. In the event the loss mitigation period terminates prior to **February 1, 2019**, Debtor must resume making their regular monthly mortgage payments to Secured Creditor.

6. This Order does not replace the rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.

7. This Consent Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,  
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC  
Attorneys for Secured Creditor:  
SANTANDER BANK, N.A.

/s/ Craig Keiser  
Craig Keiser, Esq.  
Phelan Hallinan Diamond & Jones, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
Tel: 856-813-5500 Ext.  
Fax: 856-813-5501  
Email: Craig.Keiser@phelanhallinan.com

Dated: 12/17/2018

/s/ CANDYCE ILENE SMITH-SKLAR  
CANDYCE ILENE SMITH-SKLAR, Esquire  
Attorney for debtors

Dated: 12/21/2018

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Samuel K Tompoe  
Cecelia Tompoe  
Debtors

Case No. 18-17695-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.  
db/jdb +Samuel K Tompoe, Cecelia Tompoe, 66 Pennwood Drive, Trenton, NJ 08638-4716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com  
Candyce Ilene Smith-Sklar on behalf of Debtor Samuel K Tompoe mail@njpalaw.com  
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Cecelia Tompoe mail@njpalaw.com  
Craig Scott Keiser on behalf of Creditor SANTANDER BANK, N.A. craig.keiser@phelanhallinan.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10